# SOLID AS A ROCK.

Great Prosperity of the Mutual Recerve Fund Life Association of New York

The Results of Nine Years of Uninterrupted Success Given at its Annual Meeting Wednesday Afternoon-President Harper and Other Officers Give Interesting Facts and Pigures.

The Motual Reserve Fund Life association of New York city affords one of the best filiastrations that can be immagnized of the best filiastrations that can be immagnized of the tremendous growth and prospectly of an institution feetingle upon the priciple of "I'lle and let Live." Its annual meeting held in the Potter building Wednesday, was like a triamphal celebration. The many members who attendes meeting heard from the zoolous and able officers who have done noble work for the association nothing both words of encouragement. The annual reports presented were filled with cheering facts and figures which cannot lie. The association has been in existence for nine years. Its fundamental principles were new in the insurance world) but thus overcome obstacles, survived hostile criticion, belted all manner of evil speaking, and conquered all the difficulties that can possibly be but in the way of a new enterprises by those who fair that it has "the stuff" in it that makes success, and who dread that it may interfere with their interests; and now its founders are happy in the knowledge that it is far beyond the experimental stage, and its enemies are beginning to think "they had better sim

the experimental stage, and its enemies are beginning to think "they had better sing Gumb, sing dumb."

Edward B. Harper, the President of the association, a man whom his associates have learned to regard us a very genius of life insurance, presided at the meeting.

Congratulatory telegrams were received from triends, supporters and admirers of the association all the world over.

The man who traveled furthest to attend the meeting was William H. Hay ward, of London, the manager of the Mutual Reserve Fund In Great Britain. He came on the Servis, which, after an unusually storay voyage, arrived just in time to allow Mr. Hayward to reach the Totter building before the end of the meeting. The traveller was heartly cheered when be eastered the room, and was cheered again to the echo when, with much formatity, he handed to the President the sum of one farthing, being the amount of damages allowed to the Sutual Reserve Fund Life Association by a British Court, where its slander suit against a man anned Reid, who is in the employ of a London Insurance company, was tried. But the plaintiff's was a moral victory, and the defendant did not get off so cheaply after all, for he had to pay 5000 pt \$1.000 in roots. early after all, for he had to pay £00

dy. rt of the President ran as follows: NINTH ANNUAL REPORT OF PRESIDENT

# EDWARD B. HARPER,

To the officers, directors and members of the Matual Reserve Fund Life Association. Genilement: The work of another year is completed. Its results are before you. Our books, containing the record of the ninth year in the history of the Mutual Reserve Fund Life Association are closed, and we enter in upon the last year of the first decade of our nistory under the most favorable and auspicious effectiments. ASSETS.

ASSETS.

Our record for 1860 shows that we have inpressed our assets during the year from \$2.75.,
\$20 to \$1.80,807, making a net increase of \$841,
\$56. RESERVE FUND.

# During the year 1889 we have increased our ash surplus Reserveor Emergency Fund from 1798-078-19 to \$1,201,509.55, making a net cash in-rease for the year of \$907.581.16, with nearly 190,000 additional on hand to be apportlened

INVESTED ASSETS. During the year isse we have increased on invested assets upon improved property in the bity of New York-a detailed statement of each investment is herewith presented to you-from \$1,280,000 to \$1,507,000, making a net in brease for the year of invested assets o

# SPECIAL EMERGENCY FUND.

SPECIAL EMERGENCY FUND.

During the year 1860 we have, as per resolution, offered by General Isaae It. Shields, of Philiadelpala, Pa., and adopted at the last annual meeting, created a cash surplus special reserve emergency fund of £000,000, with which to pay inamediately tie death citains as they shall essent and are approved. This fund is hield by the American Loan and Trust Company of New York for this specific purpose only; and through the creation and use of this fund our death chains are paid in large numbers at the time, or even before, the it-montiarly mortuary call is made or paid by the members; but from the presends of the mortuary call the loan or advance from the special good-greatery fund is returned and thus made good.

NOOME.

# INCOME.

Our income for 1889 was \$1.718.51.05. Our in-come for 1889 was \$1.711.811.05. making a net in-presse in income of \$500.781.25 over the pre-sions year; but included in the income for 1800 is more than \$150.000 admission and medi-ical fees hever received by the company but included in our income, as required by the in-puriance Department blanks, and a corre-sponding debit is made to our expense ac-count.

DEATH CLAIMS.

During the year 1889 we have paid to the widows, orphuns and other beneficiaries of deceased members death claims to the business of the surface of the surf

And we have eash on hand and in in-vested securities in our emergency and resecurities in our emergency fund accounts equalling m or each \$1.000 of death claims r d. approved and anapproved, of December, 1989, our Habilitie paid death claims at that date being \$50.00 less than at the same date one year ago; this in face of the fact that we have more than \$12.00.000 additional insurance in force, while our total assets equal \$5.00 for each \$1.00 of unpaid death claims approved and unap-proved on the libst day of December, 1800.

NEW BUSINESS.

During the year isses we received new applications for membership to the amount of \$10.248.085 of whith was accepted and written \$63.085 (a) which has been rejected, because the applicants did not come up to the standard required by the rules of the association, or returned unapproved or on file in process of adjustment.

Bie in process of adjustment.

BUSINESS IN FORCE.

Our business in force on December 31, 180, was \$101.252.00, making a not increase for the year of \$1,252.00, making a not increase for the year of \$1,252.00, or 1807. The actuaries tables of mortality called for a death loss on our business in force December 31, 1830, of \$2,542.383. MORTALITY.

business in force December 31, 1880, of \$2.50.285.

MOHTALITY.

While our actual mortality was for the year but \$1.80.180, the difference between the actual and assumed ascrinity was First, so our mortality was but \$6 per cent of the tabular rates, and this low ratio of mortality has existed each year since the organization of our gompany. Had we transacted our business under the seld system we would have fines comparied to have collected from our setubors in advance each dollar of the \$17.500, and in addition thereto the extra loading for extra expense, and extra reserve fund or savings bus deposit. But as our system requires the association to collect for death claims only the actual in place of an assumed mortality, our members have saved the entire sum of \$17.500 in addition to the other items manuel allerse. In order that our members may be able to see for themselves the advantage ander our systems. I present herewith a geomparison of expenses, mortality and income

of the Mutual Reserve with the three leading

The this bases a mount incirred Expenses a mount incirred Expenses a mount incirred Expenses a mount incirred Expenses are to the first the second of the control of the co

Income for each \$1.00 insurance at risk of the old system communes—and saving to our memores for 1800 was \$6.50,300—and the tota saving by reduction of rates since the Mutain Beserve Fund Life association commenced business, nine years and, exceeds \$25.00,000.

AVERAGE AGE.

nor airing that time, yet when the deductions are made for lapses, expiry, and for deaths, and credit is given for the new members received within the year, we find upon examination that the average age of our members. In force upon our books December 3, 1880, has actually diminished in place of having inscreased.

The expirios, reductions, not taken, and lapses have been about the same with the Mutual Beserve, as has been the case with well-managed companies doing bus inces upon the level premium system. From personal observation we find a large majority of these were caused by reason of the fact that the object of or necessity for life insurance no longer existed, or by reason of financial discress or enjagrages are not of the layer of the

or embarrasment of the insured.

OFFICIAL EXAMINATIONS.

During the year 1889 two official examinations by insurance denariments have been made—one by the Insurance Department of the State of Colorado and one by the Insurance Department of the State of West Virginia. Each of these official examin are was asided by renowned actuaries and competent experts, and in each instance the Mutual Reserve Fund Life Association received a full, complete and unqualified endorsement. Its books were pronounced correct, its assets well invested, and just as stated by the officers, its death claims promptly paid in full.

OTHER EXAMINATIONS.

In addition to the official examinations as above stated, by reason of the many false statements circulated by the enemies of this company, the well-known characterial account.

In addition to the official examinations as above stated, by reason of the many false statements tirculated by the enemies of this company, the well-known chartered accountants. Messrs. Price, Waterhouse & Co., of London. Eag., were requested by our friends and members in England to make an examination of the affairs of this association. Your officers at once accepted the suggestion of our members in England to make an examination of the affairs of this association. Your officers at once accepted the suggestion of our members in England, and threw the books of the association open for examination by these famous and world-renowned accountants. The same rules adopted by them in the examination of the banks, railroads and other corporations which they have employed for the past fifty years were adopted by them in their examination of the banks. railroads and other corporations which they have employed for the past fifty years were adopted by them in their examination of the Manual Reserve Fund Life examination of the law of the continuous of the law of the examination of the banks of the continuous of the law of the examinations are correctly kept, its assets correctly stated, its inspectations by these distinguished accountants, certifying that the books were correctly kept, its assets correctly stated, its inspectations, the auditors of the association have also made six separate examinations, or one at the examinations, or one at the expiration of cash protuctly cells and not certifying that the books and accounts were correctly kept, investments wisely made and the death claims promptly paid in full. If our be truly said that no other life insurance books and accounts and all its transactions to the inspection of so many insurance commissioners, actuaries, expert accounts were correctly kept, investments wisely made and the death claims promptly paid in full. If an abetic the completion of said ova mination the association as the completion of the examination and the completion of the examination and the comp

ness ment hatkers, merchants and professional ment our community.

ONE THOUSAND, DOLLARS REWARD.

Nearly two years are the officers of this assembling in reply to the various elevatives seemble of the seemble of the world rid also in the assessment notices that went to each nember of the assessment notices that went to each nember of the assessment notices that went to each nember of the assessment notices that went to each nember of the assessment notices that went to each nember of the assessment notices that went to each nember of the assessment notices of the second of the assessment notices of the assessment notices of the assessment notices of the second of the second of the second of the world name of the went of the war fact to be determined by any two bank presidents in New York city. The fact of this standing reward being made has been under the one should demand has been under the one should demand has been more virely to the present the association, its plan and system, have continued and been more virely the continued and been more virely the second of the second of the remembered that a systematic attack upon this association and its officers was commenced by the old line life competing system in 180. Shortly thereafter an escaped convict was employed compensation for attacking the private characters of the officers of our association, as well as for attacking the association, as well as for attacking the association and its plan and system. Since that date every means which could be conceived by wicked of this association. We have evidence where \$1.500 was paid to an employe of tals association of the atolen records and an admission from certain parties thereto, showing how the accomplished.

forming the past weige months the crime of forgery has been added to that of robbery, and the former of the property of the former of the form

FEES OFFERED FOR CONVICTION OF MALIGNESS OR LIBERLESS.

At a special meeting of the Eccutive Committee of the Mattal Reserve Fund Life Association, held on Friday Jan. II. 1996. Birector these which was unanimously adopted the Mattal Matter and the Mattal Matta

# INSURANCE COMMISSIONERS.

I am pleased to inform you that this association has received fale and honorable treatment from all the Insurance Commissioners of the various States of our Union many of whom, as has been proviously reported to

country representance, a membership of 220,000 persons, shall follow the example of the fraterial societies. In conclusion, I will state that your exemptive affects on the visit state that your exemptive affects out the fatter. Our association was never in a better condition than the cause of Hie insurance reform, and we shall continue to furnish life insurance pure and simple, divested of all savings banks or investment attachments so that those of the people who desire life insurance at cost, with large cash accimulations and rapidly increasing surplus. through, our emergency fund, will be able to obtain the same.

To my official associates, to our many loyal and faithful agents in the field, as well as to office, I desire to acknowledge my appeals obligations for the help, aid and assistance which they have rendered in their respective departments, and to the many thousand members located throughout our country, includents of the their conditions. I desire to acknowledge my appeals obligated throughout our country, includents for the help, aid and assistance which they have rendered in their respective departments, and to the many thousand members located throughout our country, includents for the tent of the report presented and support. Respectfully autualitied.

New York, Jan. 22, 1890.

The following is part of the report presented by the Comptroller. Henry Reinmand, ex-Superintendant for Insurance of the le state of Unio:—

Oblice

New York, Jun. 22, 1899.

To the president, directors and monthers of the Mattani Reserve Fund Life association, the first page in the life book of the Mattani Reserve permit me before turning from the page that has lust been completed to review some of the prominent features of this history of marveilous progress and prosperity.

In the prominent of the property of the property of the prominent features of this history of marveilous progress and prosperity.

### \$507.831.10.

making this fund on list December, 1889

We have paid in death claims during the past year \$1,836,031,26.

making the total paid in death claims sin

### \$7,600,000.00.

We have received in cash Income 806.111.8 more than we received during 1888, and our cash disbursements have exceeded those or 1888 by \$25,50.02. Nearly the whole of this increase in disbursements is due to the excesso death claims paid in 1890 over 1898, said excess amounting to

### \$253,609.03.

During the past year there has been added to our each and invested assets the sum of

# \$558,835.15

and we have increased our total cash lavest and other assets

making our total gross assets on Dec. 31, 188

# \$3,383,866.37.

Our net cash and invested surplus at the

# \$2,156,324.20,

a gain over the year 1888 of

# \$1,797,000.

the nanual interest on which would be about \$83,000 had these loans all existed for a full During the past year the total expenses of During the past year the total expenses of management anomated to only STLATSSE.

anonagement of this association, we will take the amounts of insurance at risk and show what would have been the expenses of nanagement hat the Mutan Reserve had in force to the anomate of the did line counting the state of the state o

# \$3,075,014

Similarly the Equitable with \$50,216,124 insur-nove at risk and expenses of \$1,95,449, and the New York Life with \$19,95,250 and expense of \$4,46,369 avertaxed their nembers \$2,76,650 and \$2,76,99 respectively, during the same year, making a total overtaxation of their members in expense of management alone for one year only by the combine of

# \$8,623,133.

as compared with the expenses of our associa-tion. As we have not the figures of this com-bine for 1980, we have discriminated in its favor in this calculation, as it is based upon our expenses for 1980, which were slightly in excess for 1980, they being \$1.81 per \$1.00 at risk.

Our death rate during the past year was to each \$1,000 at risk on Dec, 31 about \$5 less than the average mortality of the old line combine during 1884, and our expenses during the past year were but \$4,000 per 1884, at the close of the year, while the average expense ratio of the combine for 1888 was \$9,30.

Dec, J. W. Howden serves the Mixtual Reserves Front facilities and well in the modified directorships and well in the modified directorships that the year 1888 closed with policy \$4,322, since which time 12,007 applications have been approved representing \$4,842.55, which subded to the business already in force,

In addition to the above-velocited risks there are on sile is the medical department LaW applications received disting the past year, which, against the past year, which applies the past year, which are the past year of the past year.

being above to limites age acceptable to this association is "going which showed that the association is "going which showed that the association is "going anomatered there was great, but one of the acceptance of the control of the acceptance of

where Corps, be said, "that can pro-duce over 40,88,00 of new business in twelv mounts is an army of worker of which th officers of your association are just,

Pluance Committee.

RESOLUTIONS OF CONFIDENCE.

Gen, Issae H. Shields of Philadelphia, Palutroduced the following preamble and resolution, which was Seconded by Gov. J. Hites and adapted by a limanimous vote:

Rice and adapted by a limanimous vote:

The confidence of the Mut in Experies Familiate Association, which we have just hear read, that the promises and expectations eight years ago have been more than failed.

alled. Sire than ful.

First—During the past year we find that the assets have increased by the magnificent the of #64,000.

assets have increased by the magnifectat sum of \$64,000.

Second.—That the receive fund has increased diffigured by the same period more than one-half a diffigure of the same period more than one-half a vet to be apportioned.

Third—That the invested assets of the association have increased by mare than \$600,000.

Fourth—That the special emergency fund recommended at our last armunal meeting has been established within the year, and the trust-companies, as trustees, these against the trust-companies, as trustees, the second of the second purpose of providing for the immediate payment of death claims.

Fifth—That the income of the association has increased within the past twelve months by nearly \$800,000.

has increased within the past twelve mouths by men'ry \$400,000. Sixth—That the association has paid within the past year nearly \$2,000,000 in death claims to the widows and orphano, making a total payment of more time \$600,000 which smooth payment of more time \$600,000 widows and to \$600,000 orphan children of our deceased mea-ting \$600,000 orphan children of our deceased mea-

Seventh-That the business of the associa-Seventh-That the business of the associa-ion after providing for all deaths, expires, that \$1,000,000. Ispees, has increased more han \$1,000,000. Ispees, has increased more than \$1,000,000. Ispees that the association has on hand in usis more than \$1,000 for each \$1,000 or death and the same association of the sistence association of the sist.

ion takens and lapses, has increased more than \$1,200,000.

Eighth—That the association has on hand is each more than \$1,000 for each \$1,000 of death each more than \$0,000 for each \$1,000 of death each of December, 1988, with one of the each of the each show of death each secondary of December, 1988, with a secondary of the association of every lind and character whatsoewer, and those collections were based on ages of entry of the mombers of the association of every lind and character whatsoewer, and those collections were based on ages of entry of the mombers of the association of every lind and character whatsoewer, and those collections were based on ages of entry of the mombers of the secondary established by repeated official and authoritative examinations of the books, accounts, investments and insinces of the association. So thorough and complete have they been that the results as administrative examinations of the books, accounts, investments and insinces of the association. So thorough and complete have they been that the results would be evidence. Healthful performance of duty, after the most approved business methods with resplendent results as demand at the hands of the members are hereby earnously extended to the officers of the submitted of the secondary of the submitted against some of them, as well as a submitted for the members are hereby earnously extended to the officers of the submitted by the submitted field.

Resolved, That the thanks of the members are hereby earnously extended to the officers of the members are hereby earnously extended to the officers of the members are hereby earnously extended to the officers of the members are hereby earnously extended to the officers of

disactions of the control of the care in the and apart, and he therefore offered the following resolution:

That this meeting, having heard the reports from the various departments of the Matural pleasure at the great species which has attended its offerts during the past year. This meeting desires to oxyress the fullest confidence in the executive officers to whom is cutrosted the management of its affairs outcomed the management of its affairs otherwise the management of the affairs otherwise the management of the affairs otherwise the management of the affairs of the members, making, as it does, such a safe provision for the widows and orphanis of its members. This meeting recognizes the fact was the country, which is an evidence of the care because the support to the "Mutual Reserve" was less during the past year than that of any of the other leading in six and the companies of the care because the support to the "Mutual Reserve" on a to perpetuate its unparalleled success and secure its final triump. All the the "Mutual Reserve" on as to perpetuate its unparalleled success and secure its final triump. But the "Mutual Reserve" on a to perpetuate its unparalleled success and secure its final triump to the "Mutual Reserve" on the care because it is not the success and secure its final triump to the "Mutual Reserve" and all the more worthy of confidence. Wherever it had planted its hances in every instance it has maintained them, and the people were fast flashing out that was rank follow; to pay more than its vas worth. Mr. Kennedy also referred to the late trial for slander against one Reid in England, the visual to which was to more firmly established to show the surface for just what it costs. We mean, he said, to continue the Bight forever.

"Freedom's battle once begun."

"Freedom's battle once begun."

amer Canada for the purposes in gerting orators.

Mr. Wilson seconded the motion and it was unanimously carried.

The thanks of the association were also formally extended to Mr. Hayward of London, and Br. Tyng of Paris.

The "Father of the Association." Mr. B. G. Bloss, made a feeling address in response to a most of the desident to do so. The "Father of the Association." Mr. B. G. Hloss, made a feeling address in response to a request from the president to do so. Mr. G. D. Baildwis, President of the American Loan and Trust Company of New York, being called upon, said he presumed he was a mebbeller business man than he was a speech maker. But he had examined engefully into the Matual Reserve through experts, taken a policy in it, indorsed it by words and in written and the second of the continual reception of letters and in continual reception of letters and the second of the continual reception of letters and the second of the seco

continual reception of letters from all parts of this contray and from all countries asking replied that there was necompany more hea-estly, exercising or saleig managed, and no company in which beneficaries were as sure to get their amony.

After a few remarks 'ty others on matters of the countries of the meeting ad-journed. ount of the reserve or emergency fund sociation on Dec. 31, 1860, was \$2.30. The amount of the reservoir the was \$2.00.000 of the association on Dec. 31, 1985, was \$2.00.100.35 well invested.

At a meeting of the directors held subsequently the following officers were elected for

quantly the bones of the control your the control your.
E. B. HARPER, President.
O. D. BALDWIN, Vice President.
N. W. BLOSS, Second Vice President.
H. J. HEINMUND, Comptroller and Treas F. T. BRAMAN, Secretary, J. M. STEVENSON and B. W. T. AMSDEN, Dr. J. W. BOWDEN, Modical Director. H. M. HITCHCOCK, M.A. Assistant Medical

Dr. S. A. ROBINSON, Chairman Finance Committee.

Dr. C. E. BISSELL. Chairman Death Claim Department S. W. WRAY and JOHN C. ACKER. Aud E. B. HARPER, N. W. BLOSS and H. J. BEITMUND. Executive Committee. WARRING RENNEDY, WILLIAM WILSON, HERMAN A. NIEHOFF, HENRY L. LAMB. JOSEPH A. HARWOOD, ISAAC H. SHIELDS, WILLIAM H. HAYWARD, DR. STEPHEN, H. TYNG D. M. CALDWELL and E. D. JONES, Council Officers. B. G. BLOSS, houself of Agencies. JOHN MULLIGAN, Supervisor of Death Union.

G. B. McCHESNEY, Inspector of Death laims. H. W. HATCH Superindendent of Agencies Sir W. GRUGER HUNTER, Calef Medica or JULES ROCHARD, Chief Medical Director of France, GEORGE H. MERCER, Second Auditor.

### B. H. ROBISON, GENERAL MANAGER.

Omaha National Bank Building.

PATTI AND MRS. DIAZ.

PATTI AND MRS. DIAZ.

The Libel for Which the Mexican Editors Were Arrested.

The origin of the trouble which terminated in the arrest of the editor of El Progress for libeling Patti was a story which appeared in that paper and was reprinted in El Mundo, to the offect that Patti had used insulting language about Mexico, anys a City of Mexico dispatch to this New York Times. El Mundo retailed for the benefit of its readers an ancient story about a conversation supposed to have taken place in 1884 in New York at the Windsor hotel, between Patti and Mrs. Porfirio Diaz, the wife of the president of Mexico, who happened to be in New York at the same time. Mrs. Diaz having asked Patti when they would have the pleasure of hearing her deluptful voice in in Mexico, received the following brusque reply from the fair cantatrice: "I do to a country of savages! No, Senora, never!"

"Do I look like a savage?" asked Mrs. Diaz with warmth.

"Do I look like a savage?" asked Mrs. Diaz with warmth.

Patt, in an attempt to escape from her blunder, only made matters somewhat worse by adding. "It is because you have traveled that you are not like the rest.—"
The writer of the article proceeded to suggest that, now that Patti was in Mexico, it would be well if through her organs of the press she would condescend to say whether she had yet modified her opinion of the savages, consided her opinion of the savages, considered her opinion of the savages.

Mexico, it would be well if through her organs of the press she would condescend to say whether she had yet modified her opinion of the savages, considering that on two occasions they had filled her pockets with gold.

The indignation of Mrs. Porfirio Diaz at being made the instrument of a miserably petity hostillity to the great artiste can be imagined, as the relations between the two ladies are of the most cordial nature, Patth having visited the wife of the president at Chapultapee. The first impulse of Mrs. Dnz when she heard of it was to publish an official denial of the story over her own signature but she was made to understand that, with her position as wife of the president of the republic, this course would be beneath her dignity, and according an unauthorized denial was made through El Tlempo by a friend, expressing her disgust at the calumny, the falseness of which was aggravated by the insolence of malting her the means of attack. The story was characterized by her as being totally absurd.

All the leading papers of Mexico, including El Tlempo, El Nacional, El Monitor, and El Municupia Libre published more or less formal and indignant protests against such a breach of hospitality and courtesy on the part of any section of the press.

Mme. Patti, on the occasion of her visit to the wife of the president, had offered as the greatest mark of her esteem and regard for Mrs. Diaz, to sing in aid of her special work of benevolence—the children of the poor working people who are cared for under her supervision in the Casa Amiga de la Obrera, the Friendly Home of the Working Woman.

The compositors of the papers implicated were first arrested and imprisoned, but were set at liberty or proving that they were not responsible editors, the editor of El Mundo was released on undertaking to publish the fullest possible retraction on the following Sunday.

### ORIGIN OF LA GRIPPE.

is the Snizzard an Invention of the

Is the Suizzard an Invention of the Celestials?

This disorder has at length effected a lodgment in England, though at the time of writing (January 9) it has not become so universally epidemic as in some other regions. Concerning its genesis, little or nothing is scientifically known, says the London News. As it has come from the east, it may, as an ingenious correspondent suggests, have taken its rise from the mud of the rioang-ho (China) floods, just as the cholera is said to have originated in the hot pestilential swamps of the lower Ganges in India during a senson of unusual rain. Should this theory be true it only shows that the whole world is akin, and that we have a selfah interest in providing the Chinese with competent engineers. In the way of remedies for the influenza the doctors have not much to offer: there has been a great run on quinine and antipyrine, but, after all, the odds are that, like other feverish maintles, it must run its specified course. The patients, therefore, are advised to keep warm and quiet in bed till the worst is over. As regards the method by which the disease is transmitted we are very much in the dark. At the time when Paris was so prostrated that, as was origrammatically said, one-half of the population was administering tisane to the other half in bed, there were only a few speradic cases in London—less than 300 hundred miles distant. On the other hand, the mysterious agency lept across the Atlantic in seven-league oboots, ravaging adic cases in London—less than 309 hundred miles distinat. On the other hand, the mysterious agency lept across the Atantic in seven-league boots, ravaging America at a time when the United Kingdom was almost untouched. Cheery consolers tell us that the influenza is, after all a trifle. It only kills two out of a hundred of its victime, and the young and strong need not fear it. But how many people there are who are neither young nor strong! Unless as some Austrian doctor asserts, there are two distinct epidehics prevailing it is clear that influenza leaves after effects which kill pretty frequently. Else why the high death rate recently prevailing in Paris and in other cities? And, in the case of old people, influenza carries off in the form of pneumonia those who might otherwise have survived for several years, as is shown by the deaths of so many persons beyond middle life.

The Only One.

The Only One.

The Chicago, Milwaukee & St. Paul

The Chicago, Milwankoe & St. Paul Railway is the only line running solid vestibuled, electric lighted and steam heated trains between Chicago, Council Bluffs and Omaha.

The berth reading lamp feature in the Pullman sleeping cars run on these lines if natented and cannot be used by any other railway company. It is the great improvement of the age. Try it and be convinced.

Sleeping cars leave the Union Pacific depot, Omaha, at 6 p. m. daily, arriving at Chicago at 9:30 a. m. Passengers taking this train are not compelled to get out of the cars at Council Bluffs and wait for the train to be cleaned. Get tickets and sleeping car berths at Union ticket office, 1501 Farnam st.

F. A. NASH, Gon. Agt.

J. E. Pherston, Pass. Agt.

J. E. PHESTON, Pass. Agt.

I merson on Newspiper Reading.
The following is from "Emerson's Talks with a College Boy," in the February Century:
"Newspapers have done much to abbreviate expression, and so to improve style. They are to occupy during your generation a large share of attention." (This was said nearly a quarter of a century ago. It was as if he saw shead of the blanket editions.) "And the most studious and egraged man can neglect them only at his cost. But have little to do with them. Learn how to get their best, too, without their getting yours. De not read them when the mind is creative. And do not read them thoroughly, column by column. Remember they are made for overvibody, and don't try to get what isn't meant for you. The misceliany, for instance, should not receive your attention. There is a great secret in know-

ing what to keep out of the mind as well as what to put in it. And even if you find yourself interested in the selections, you cannot use them because the original source is not of reference. You can't quote from a newspaper. Like some insects, it died the day it was born. The genome news is what you want, and practice quick searches for it. Give yourself only so many minutes for the paper. Then you will learn to avoid the premature reports and anticipations and the stuff put in for people who have nothing to think."

### Founded a Leading Family.

Founded a Leading Family.

In a York county town one of the leading families is that of the name of Walker, and the story of its foundation would afford fit material for a remancist, says the Lewiston Journal. It was over two hundred years ago and more when a young Brunswick indy of wealth, accompanied by her groom, galloped through on her way to Boston. There were no railroads then, and the stage or horseback was the accepted mans of locomotion. Miss Purinten chese the latter. As she went her saddle girth broke, and

no one could be found to remair the damage except roung Andrew Walker, who kept a little harness shop in the village. He was desperately poor, but desperately handsome, and as he mended the broken strap he at the same time broke our fair maid's heart. He, too, was stricken by the self-same shaft from Cupid's bow. It was a one of love at first sight. The sequel was that he carned a home, pressed his suit and won his bride, and both fell asleep, full of years and henor.

The Emperor's Daily Bread.

The German emperor is fond of variety, even in such small matters as his daily bread. Thus he takes for breakfast a small white loaf, the top of which is pewdered over with salt, and which accordingly goes by the name of salt bun. After it he consumes a half-penny bun, known as the "Lucca-eyo." For his sandwiches he requires yet snother kind of bread, made of the finest Vienna flour, and baked till the outside, which is afterwards cut off, is quite black. At dinner, with the soop, so-called "brothsticks" are served. They are made after an Italian recipe, which is the secret of the court bakers.

Good Exposition, 1889

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